

#19

Electronic Information Disclosure Statement



System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application: 
09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket Number: 47004.000059

Group Art Unit: 2164



Examiner:

RECEIVED
DEC 30 2002
GROUP 3600

search string: (4617457 or 5122950 or 5321238 or 5373550 or 5444794 or 5583759 or 5590196 or 5592377 or 5602936 or 5832463 or 5832464 or 5870725 or 5897625 or 5930778 or 5940844 or 5987439 or 6038553 or 6041315 or 6105011 or 3896266 or 4321672 or 4396985 or 4523297 or 4672377 or 4700055 or 4797913 or 4799156 or 4812628 or 4823264 or 4916296 or 4988849 or 4999617 or 5023904 or 5047614 or 5054096 or 5111395 or 5225978 or 5237620 or 5241161 or 5249044 or 5252815 or 5262860 or 5283829 or 5287269 or 5308959 or 5311594 or 5339239 or 5350906 or 5367581 or 5380991).pn.

US Patent Documents

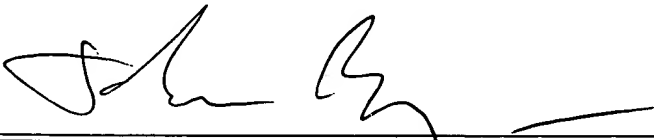
Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
	P01	4617457	1986-10-14		Granzow	—	—

TS	P02	5122950	1992-06-16		Benton
	P03	5321238	1994-06-14		Kamata
	P04	5373550	1994-12-13		Campbell
	P05	5444794	1995-08-22		Uhland
	P06	5583759	1996-12-10		Geer
	P07	5590196	1996-12-31		Moreau
	P08	5592377	1997-01-07		Lipkin
	P09	5602936	1997-02-11		Green
	P10	5832463	1998-11-03		Funk
	P11	5832464	1998-11-03		Houvener
	P12	5870725	1999-02-09		Bellinger
	P13	5897625	1999-04-27		Gustin
	P14	5930778	1999-07-27		Geer
	P15	5940844	1999-08-17		Cahill
	P16	5987439	1999-11-16		Gustin
	P17	6038553	2000-03-14		Hyde, Jr.
	P18	6041315	2000-03-21		Pollin
	P19	6105011	2000-08-15		Morrison, Jr.
	P20	3896266	1975-07-22		Waterbury
	P21	4321672	1982-03-23		Braun
	P22	4396985	1983-08-02		Ohara
	P23	4523297	1985-06-11		Ugon
	P24	4672377	1987-06-09		Murphy
	P25	4700055	1987-10-13		Kashkashian, Jr.
	P26	4797913	1989-01-10		Kaplan
	P27	4799156	1989-01-17		Shavit
	P28	4812628	1989-03-14		Boston
	P29	4823264	1989-04-18		Deming
TS	P30	4916296	1990-04-10		Streck

P31	4988849	1991-01-29		Sasaki
P32	4999617	1991-03-12		Uemura
P33	5023904	1991-06-11		Kaplan
P34	5047614	1991-09-10		Bianco
P35	5054096	1991-10-01		Beizer
P36	5111395	1992-05-05		Smith
P37	5225978	1993-07-06		Petersen
P38	5237620	1993-08-17		Deaton
P39	5241161	1993-08-31		Zuta
P40	5249044	1993-09-28		Von Kohorn
P41	5252815	1993-10-12		Pernet
P42	5262860	1993-11-16		Fitzpatrick
P43	5283829	1994-01-01		Anderson
P44	5287269	1994-02-15		Dorrough
P45	5308959	1994-05-03		Cherry
P46	5311594	1994-05-10		Penzias
P47	5339239	1994-08-16		Manabe
P48	5350906	1994-09-27		Brody
P49	5367581	1994-11-22		Abel
P50	5380991	1995-01-10		Valencia

Signature

Examiner Name	Date
	5/28/03

Part of
#19



Electronic Information Disclosure Statement

System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application:



09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket

47004.000059

Number:

Group Art

2164

Unit:

Examiner:

RECEIVED
DEC 30 2002
GROUP 3600
















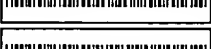
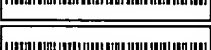

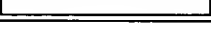
search string: (5396417 or 5396650 or 5402474 or 5412190 or 5420405 or 5424938 or 5438186 or 5444616 or 5446740 or 5450134 or 5465206 or 5479494 or 5479532 or 5483445 or 5484988 or 5488571 or 5504677 or 5506394 or 5508731 or 5513250 or 5523794 or 5535147 or 5537314 or 5544040 or 5550734 or 5551021 or 5557334 or 5566330 or 5568489 or 5592378 or 5594493 or 5604542 or 5621201 or 5649117 or 5652602 or 5652786 or 5659165 or 5663766 or 5664110 or 5665953 or 5677955 or 5679938 or 5679940 or 5692132 or 5699528 or 5703344 or 5708422 or 5715298 or 5715314).pn.

US Patent Documents


Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
CA	P01	5396417	1995-03-07		Burks	—	—

56	P02	5396650	1995-03-07		Terauchi
	P03	5402474	1995-03-28		Miller
	P04	5412190	1995-05-02		Josephson
	P05	5420405	1995-05-20		Chasek
	P06	5424938	1995-06-13		Wagnèr
	P07	5438186	1995-08-01		Nair
	P08	5444616	1995-08-22		Nair
	P09	5446740	1995-08-29		Yien
	P10	5450134	1995-09-12		Legate
	P11	5465206	1995-11-07		Hilt
	P12	5479494	1995-12-26		Clitherow
	P13	5479532	1995-12-26		Abel
	P14	5483445	1996-01-09		Pickering
	P15	5484988	1996-01-16		Hills
	P16	5488571	1996-01-30		Jacobs
	P17	5504677	1996-04-02		Pollin
	P18	5506394	1996-04-09		Plesko
	P19	5508731	1996-04-16		Kohorn
	P20	5513250	1996-04-30		Mcallister
	P21	5523794	1996-06-04		Mankovitz
	P22	5535147	1996-07-09		Jacobs
	P23	5537314	1996-07-16		Kanter
	P24	5544040	1996-08-06		Gerbaulet
	P25	5550734	1996-08-27		Tarter
	P26	5551021	1996-08-27		Harada
	P27	5557334	1996-09-17		Legate
	P29	5566330	1996-10-15		Sheffield
	P30	5568489	1996-10-22		Yien
57	P31	5592378	1997-01-07		Cameron

✓ 36	P32	5594493	1997-01-14		Nemirofsky
✓	P33	5604542	1997-02-18		Dedrick
✓	P34	5621201	1997-04-15		Langhans
✓	P35	5649117	1997-07-15		Landry
✓	P36	5652602	1997-07-29		Fishman
✓	P37	5652786	1997-07-29		Rogers
✓	P38	5659165	1997-08-19		Jennings
✓	P39	5663766	1997-09-02		Sizer
✓	P40	5664110	1997-09-02		Green
✓	P41	5665953	1997-09-09		Mazzamuto
✓	P42	5677955	1997-10-14		Doggett
✓	P43	5679938	1997-10-21		Templeton
✓	P44	5679940	1997-10-21		Templeton
✓	P45	5692132	1997-11-25		Hogan
✓	P46	5699528	1997-12-16		Hogan
✓	P47	5703344	1997-12-30		Bezy
✓	P48	5708422	1998-01-13		Blonder
✓	P49	5715298	1998-02-03		Rogers
✓ 37	P50	5715314	1998-02-03		Payne

Signature

Examiner Name	Date
	4/28/03

Page 2
#19

Electronic Information Disclosure Statement

System and method for electronic
deposit of third party checks by non-
commercial banking customers from
remote locations

Application: 
09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket
Number: 47004.000059





Group Art
Unit: 2164

Examiner:

search string: (5715399 or 5724424 or 5727153 or 5727249 or 5728998 or 5734154 or 5736727 or 5744789 or
5751953 or 5763862 or 5767896 or 5770843 or 5774882 or 5793861 or 5794221 or 5802498 or
5804806 or 5806044 or 5815127 or 5819236 or 5826241 or 5826245 or 5832460 or 5835603 or
5852812 or 5854595 or 5859419 or 5864609 or 5870155 or 5870456 or 5870721 or 5873072 or
5880452 or 5880769 or 5883810 or 5884288 or 5903881 or 5930217 or 5940811 or 5943656 or
6003762).pn.

US Patent Documents

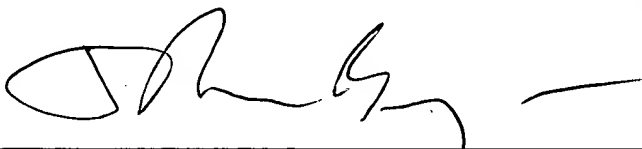
Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
	P01	5715399	1998-02-03		Bezos		
	P02	5724424	1998-03-03		Gifford		

867	P03	5727153	1998-03-10		Powell
	P04	5727249	1998-03-10		Pollin
	P05	5728998	1998-03-17		Novis
	P06	5734154	1998-03-31		Jachimowicz
	P07	5736727	1998-04-07		Nakata
	P08	5744789	1998-04-28		Kashi
	P09	5751953	1998-05-12		Shiels
	P10	5763862	1998-06-09		Jachimowicz
	P11	5767896	1998-06-16		Nemirofsky
	P12	5770843	1998-06-23		Rose
	P13	5774882	1998-06-30		Keen
	P14	5793861	1998-08-11		Haigh
	P15	5794221	1998-08-11		Egendorf
	P16	5802498	1998-09-01		Comesanas
	P17	5804806	1998-09-08		Haddad
	P18	5806044	1998-09-08		Powell
	P19	5815127	1998-09-29		Jacobs
	P20	5819236	1998-10-06		Josephson
	P21	5826241	1998-10-20		Stein
	P22	5826245	1998-10-20		Sandberg-Diment
	P23	5832460	1998-11-03		Bednar
	P24	5835603	1998-10-11		Coutts
	P25	5852812	1998-12-22		Reeder
	P26	5854595	1998-12-29		Williams
	P27	5859419	1999-01-12		Wynn
	P28	5864609	1999-01-26		Cross
	P29	5870155	1999-02-09		Erlin
	P30	5870456	1999-02-09		Rogers
867	P31	5870721	1999-02-09		Norris

		5878721			
P32	5873072	1999-02-16		Kight	
P33	5880452	1999-03-09		Plesko	
P34	5880769	1999-03-09		Nemirofsky	
P35	5883810	1999-03-16		Franklin	
P36	5884288	1999-03-16		Chang	
P37	5903881	1999-05-11		Schrader	
P38	5930217	1999-07-27		Kayanuma	
P39	5940811	1999-08-17		Norris	
P40	5943656	1999-08-24		Crooks	
P41	6003762	1999-12-21		Hayashida	

Signature

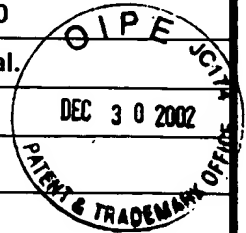
Examiner Name	Date
	5/28/03

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	09/506,434
Filing Date	February 18, 2000
First Named Inventor	Ravi Acharya et al.
Art Unit	2164
Examiner Name	James S. Bergin



Sheet	1	of	1	Attorney Docket Number	47004.000059
-------	---	----	---	------------------------	--------------

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
							<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
JCS	1.	KIM A. STRASSEL, "Dutch software concern experiments with electronic 'cash' in cyberspace", The Wall Street Journal, 1 page	<input checked="" type="checkbox"/>	<input type="checkbox"/>
JCS	2.	eCharge, Friday, December 12/3/99, 1999 eCHARGE Corporation, 11 pages	<input checked="" type="checkbox"/>	<input type="checkbox"/>

RECEIVED
JAN 03 2003
GROUP 3600

EXAMINER SIGNATURE

[Signature]

DATE CONSIDERED

5/28/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Electronic Information Disclosure Statement

21

System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application:



09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket

Number: 47004.000059

Group Art

Unit:

2164

Examiner:

RECEIVED
FEB 05 2003
GROUP 3600

search string:

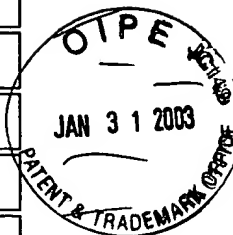
(4321672 or 4396985 or 4672377 or 4700055 or 4797913 or 4799156 or 4812628 or 4823264 or 4988849 or 5023904 or 5053607 or 5054096 or 5111395 or 5175682 or 5225978 or 5237159 or 5237620 or 5283829 or 5287269 or 5311594 or 5336870 or 5350906 or 5367581 or 5367581 or 5373550 or 5396417 or 5402474 or 5412190 or 5420405 or 5424938 or 5446740 or 5465206 or 5479494 or 5479532 or 5483445 or 5484988 or 5504677 or 5513250 or 5537314 or 5544040 or 5550734 or 5551021 or 5566330 or 5568489 or 5583759 or 5592378 or 5621201 or 5649117 or 5652786 or 5659165 or 20010037309 or 20010018739).pn..

US Patent Documents













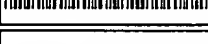
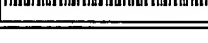
Note: Applicant is not required to submit a paper copy of cited US Patent Documents

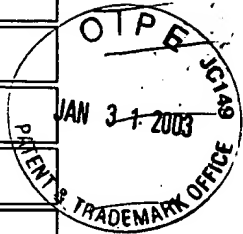
init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
JS	P01	4321672	1982-03-23		Braun		
	P02	4396985	1983-08-02		Ohara		
	P03	4672377	1987-06-09		Murphy		
	P04	4700055	1987-10-13		Kashkashian		
JS	P05	4797913	1989-01-10		Kaplan		

59	P06	4799156	1989-01-17	XXXXXXXXXXXXXXXXXXXX	Shavit
	P07	4812628	1989-03-14	XXXXXXXXXXXXXXXXXXXX	Boston
	P08	4823264	1989-04-18	XXXXXXXXXXXXXXXXXXXX	Deming
	P09	4988849	1991-01-29	XXXXXXXXXXXXXXXXXXXX	Sasaki
	P10	5023904	1991-06-11	XXXXXXXXXXXXXXXXXXXX	Kaplan
	P11	5053607	1991-10-01	XXXXXXXXXXXXXXXXXXXX	Carlson
	P12	5054096	1991-10-01	XXXXXXXXXXXXXXXXXXXX	Beizer
	P13	5111395	1992-05-05	XXXXXXXXXXXXXXXXXXXX	Smith
	P14	5175682	1992-12-29	XXXXXXXXXXXXXXXXXXXX	Higashiyama
	P15	5225978	1993-07-06	XXXXXXXXXXXXXXXXXXXX	Peterson
	P16	5237159	1993-08-17	XXXXXXXXXXXXXXXXXXXX	Stephens
	P17	5237620	1993-08-17	XXXXXXXXXXXXXXXXXXXX	Deaton
	P18	5283829	1994-02-01	XXXXXXXXXXXXXXXXXXXX	Anderson
	P19	5287269	1994-02-15	XXXXXXXXXXXXXXXXXXXX	Dorrough
	P20	5311594	1994-05-10	XXXXXXXXXXXXXXXXXXXX	Penzias
	P21	5336870	1994-08-09	XXXXXXXXXXXXXXXXXXXX	Hughes
	P22	5350906	1994-09-27	XXXXXXXXXXXXXXXXXXXX	Brody
	P23	5367581	1994-11-22	XXXXXXXXXXXXXXXXXXXX	Abel
	P24	5367581	1994-11-22	XXXXXXXXXXXXXXXXXXXX	VanHorn
	P25	5373550	1994-12-13	XXXXXXXXXXXXXXXXXXXX	Campbell
	P26	5396417	1995-03-07	XXXXXXXXXXXXXXXXXXXX	Burks
	P27	5402474	1995-03-28	XXXXXXXXXXXXXXXXXXXX	Miller
	P28	5412190	1995-05-02	XXXXXXXXXXXXXXXXXXXX	Kopesec
	P29	5420405	1995-05-30	XXXXXXXXXXXXXXXXXXXX	Chasek
	P30	5424938	1995-06-13	XXXXXXXXXXXXXXXXXXXX	Wagner
	P31	5446740	1995-08-29	XXXXXXXXXXXXXXXXXXXX	Stratiagos
	P32	5465206	1995-11-07	XXXXXXXXXXXXXXXXXXXX	Hilt
	P33	5479494	1995-12-26	XXXXXXXXXXXXXXXXXXXX	Clitherow
	P34	5479532	1995-12-26	XXXXXXXXXXXXXXXXXXXX	Abel
	P35	5483445	1996-01-09	XXXXXXXXXXXXXXXXXXXX	Pickering
54	P36	5484988	1996-01-16	XXXXXXXXXXXXXXXXXXXX	Hills



RECEIVED
FEB 05 2003
GROUP 3600



<input checked="" type="checkbox"/>	P37	5504677	1996-04-02		Pollin
<input type="checkbox"/>	P38	5513250	1996-04-30		McAllister
<input type="checkbox"/>	P39	5537314	1996-07-16		Kanter
<input type="checkbox"/>	P40	5544040	1996-08-06		Gerbaulet
<input type="checkbox"/>	P41	5550734	1996-08-27		Tater
<input type="checkbox"/>	P42	5551021	1996-09-27		Harada
<input type="checkbox"/>	P43	5566330	1996-10-15		Sheffield
<input type="checkbox"/>	P44	5568489	1996-10-22		Yien
<input type="checkbox"/>	P45	5583759	1996-12-10		Geer
<input type="checkbox"/>	P46	5592378	1997-01-07		Cameron
<input type="checkbox"/>	P47	5621201	1997-04-15		Langhans
<input type="checkbox"/>	P48	5649117	1997-07-15		Landry
<input type="checkbox"/>	P49	5652786	1997-07-29		Rogers
<input checked="" type="checkbox"/>	P50	5659165	1997-08-19		Jennings



RECEIVED
FEB 05 2003
GROUP 3600

Published Applications

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
<input checked="" type="checkbox"/>	U01	20010037309	2001-11-01		Vrain		
<input checked="" type="checkbox"/>	U02	20010018739	2001-08-30		Anderson et al.		

Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.

Signature


Examiner Name	Date
O. S. B. -	5/28/03

PART OF #21



Electronic Information Disclosure Statement

System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application: 
09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket Number: 47004.000059

Group Art Unit: 2164







Examiner:

RECEIVED
FEB 05 2003
GROUP 3600

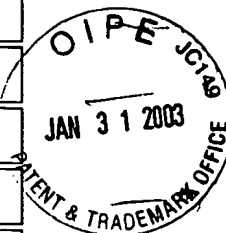
search string: (5640577 or 5659469 or 5832464 or 5870725 or 5930778 or 5940844 or 5945653 or 6041315 or 6065675 or 6111858 or 6006208 or 5198975 or 5122950 or 5444794 or 5590196 or 5336870 or 6129273 or 6149056 or 4617457 or 6038553 or 6105011 or 5592377 or 5321238 or 5751842 or 5910988 or 6032137 or 20010018739 or 20010037309).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
✓	P01	5640577	1997-06-17		Scharmer		
	P02	5659469	1997-08-19		Deaton		
	P03	5832464	1998-11-03		Houvener		
	P04	5870725	1999-02-09		Belinger		
	P05	5930778	1999-07-27		Geer		
✓	P06	5940844	1999-08-17		Cahill		

P07	5945653	1999-08-31	Walker
P08	6041315	2000-03-21	Pollin
P09	6065675	2000-05-23	Teicher
P10	6111858	2000-08-29	Greaves
P11	6006208	1999-12-21	Forst
P12	5198975	1993-03-30	Baker
P13	5122950	1992-06-16	Benton
P14	5444794	1995-08-22	Uhland
P15	5590196	1996-12-31	Moreau
P16	5336870	1994-08-09	Hughes
P17	6129273	2000-10-10	Shah
P18	6149056	2000-11-21	Stinson
P19	4617457	1986-10-14	Granzow
P20	6038553	2000-03-14	Hyde
P21	6105011	2000-08-15	Morrison
P22	5592377	1997-01-07	Lipkin
P23	5321238	1994-06-14	Kamata
P24	5751842	1998-05-12	Riach
P25	5910988	1999-06-08	Ballard
P26	6032137	2000-02-29	Ballard



RECEIVED
FEB 05 2003
GROUP 3600

Published Applications

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
U01	20010018739	2001-08-30	Anderson				
U02	20010037309	2001-11-01	Carlyle St. Vrain				


Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.



Signature

Examiner Name	Date
	5/28/03

RECEIVED
FEB 05 2003
GROUP 3600

PART OF
21



Electronic Information Disclosure Statement

System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application: 
09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket
Number: 47004.000059

Group Art
Unit: 2164






Examiner:

RECEIVED
FEB 05 2003
GROUP 3600

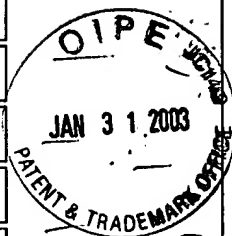
search string: (5649117 or 5659165 or 5679938 or 5677955 or 5679940 or 5692132 or 5699528 or 5703344 or 5708422 or 5710889 or 5715298 or 5715399 or 5715314 or 5724424 or 5727249 or 5770843 or 5794221 or 5802498 or 5793861 or 5819236 or 5826241 or 5823463 or 5826245 or 5832447 or 5832460 or 5823464 or 5835603 or 5852812 or 5859419 or 5864609 or 5870456 or 5870721 or 5873072 or 5883810 or 5884288 or 5897625 or 5903881 or 5920847 or 5940811 or 5943656 or 5966698 or 5978780 or 6003762 or 6338049 or 3653480 or 5326959 or 5430644 or 5444841 or 5448471 or 5506691).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

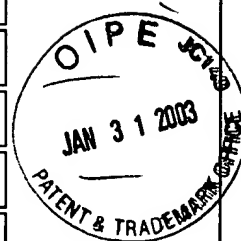
init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
564	P01	5649117	1997-07-15		Landry		
	P02	5659165	1997-08-19		Rogers		
	P03	5679938	1997-10-12		Templeton		
	P04	5677955	1997-10-14		Doggett		
567	P05	5679940	1997-10-21		Templeton		

P06	5692132	1997-11-25	Hogan
P07	5699528	1997-12-16	Hogan
P08	5703344	1997-12-30	Bezy
P09	5708422	1998-01-13	Blonder
P10	5710889	1998-01-20	Clark
P11	5715298	1998-02-03	Rogers
P12	5715399	1998-02-03	Bezos
P13	5715314	1998-02-03	Payne
P14	5724424	1998-03-03	Gifford
P15	5727249	1998-03-10	Powell
P16	5770843	1998-06-23	Stolfo
P17	5794221	1998-08-11	Egendorf
P18	5802498	1998-09-01	Comesanas
P19	5793861	1998-09-11	Haigh
P20	5819236	1998-10-06	Josephson
P21	5826241	1998-10-20	Stein
P22	5823463	1998-10-20	Hans-Joachim Fissmann
P23	5826245	1998-10-20	Sandberg-Diment
P24	5832447	1998-11-03	Rieker
P25	5832460	1998-11-03	Bednar
P26	5823464	1998-11-03	Houvener
P27	5835603	1998-11-10	Coutts
P28	5852812	1998-12-22	Reeder
P29	5859419	1999-01-12	Wynn
P30	5864609	1999-01-26	Cross
P31	5870456	1999-02-09	Rogers
P32	5870721	1999-02-09	Norris
P33	5873072	1999-02-16	Kight
P34	5883810	1999-03-16	Franklin
P35	5884288	1999-03-16	Chang



RECEIVED
FEB 05 2003
GROUP 3600

<input checked="" type="checkbox"/>	P36	5897625	1999-04-27		Gustin
<input type="checkbox"/>	P37	5903881	1999-05-11		Schrader
<input type="checkbox"/>	P38	5920847	1999-07-06		Koilling
<input type="checkbox"/>	P39	5940811	1999-08-17		Norris
<input type="checkbox"/>	P40	5943656	1999-08-24		Crooks
<input type="checkbox"/>	P41	5966698	1999-10-12		Pollin
<input type="checkbox"/>	P42	5978780	1999-11-02		Watson
<input type="checkbox"/>	P43	6003762	1999-11-21		Hayashida
<input type="checkbox"/>	P44	6338049	2002-01-08		Walker et al.
<input type="checkbox"/>	P45	3653480	1972-04-04		Yamamoto
<input type="checkbox"/>	P46	5326959	1994-07-05		Perazza
<input type="checkbox"/>	P47	5430644	1995-04-04		Deaton
<input type="checkbox"/>	P48	5444841	1995-08-22		Glasser
<input type="checkbox"/>	P49	5448471	1995-09-05		Deaton
<input checked="" type="checkbox"/>	P50	5506691	1996-04-09		Bednar



Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.

Signature

RECEIVED
FEB 05 2003
GROUP 3600

Examiner Name	Date
	5/28/03

#22
+

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/506,434
Filing Date	February 18, 2000
First Named Inventor	Ravi ACHARYA t al.
Art Unit	2164
Examiner Name	Unknown

Sheet	1	of	1	Attorney Docket Number	47004.000059
-------	---	----	---	------------------------	--------------

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
JRS	1.	WO	93/08545	04/29/93	Jones et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
JRS	2.	WO	96/08783	03/21/96	Stein et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
JRS	3.	WO	91/16691	10/31/91	Jones et al.		<input checked="" type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	4.	Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/95		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.